

Fill in this information to identify your case:

Debtor 1 Dora Lizzie Aja

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the District of Massachusetts

Case number _____
(If known)

Check if this is:

☐ An amended filing

Chapter you are filing under:

☐ Chapter 7
☐ Chapter 11
☐ Chapter 12
☒ Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

02/20

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together--called a *joint case*--and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

Dora
First name
Lizzie
Middle name
Aja
Last name

 Suffix (Sr., Jr., II, III)

N/A
First name

 Middle name

 Last name

 Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years.

Include your married or maiden names.

N/A
First name

 Middle name

 Last name

 Suffix (Sr., Jr., II, III)

N/A
First name

 Middle name

 Last name

 Suffix (Sr., Jr., II, III)

N/A
First name

 Middle name

 Last name

 Suffix (Sr., Jr., II, III)

N/A
First name

 Middle name

 Last name

 Suffix (Sr., Jr., II, III)

Debtor 1 Dora Lizzie Aja

Case number:

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN) XXX-XX-1728

N/A

4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years.

☒ I have not used any business names or EINs

☐ I have not used any business names or EINs

N/A

Business name

N/A

Business name

N/A

Business name

N/A

Business name

Include trade names and doing business as names.

N/A

EIN

N/A

EIN

N/A

EIN

N/A

EIN

5. Where you live

If Debtor 2 lives at a different address:

22 1/2 Sigourney Street

Number Street

N/A

EIN

Jamaica Plain MA 02130

City, State, Zip Code

Suffolk

County

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

N/A

Number Street

City, State, Zip Code

6. Why you are choosing this district to file for bankruptcy

Check one:

Check one:

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

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☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

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N/A

N/A

Debtor 1 Dora Lizzie Aja

Case number:

Part 2: Tell the Court About Your Bankruptcy Case

- 7. The chapter of the Bankruptcy Code you are choosing to file under** *Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form B2010)). Also, go to the top of page 1 and check the appropriate box.*
- ☐ Chapter 7
- ☐ Chapter 11
- ☐ Chapter 12
- ☒ Chapter 13
- 8. How you will pay the fee** ☒ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- ☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay Your Filing Fee in Installments* (Official Form 103A).
- ☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.
- 9. Have you filed for bankruptcy within the last 8 years?** ☒ No
- ☐ Yes
- District N/A When _____ Case number _____
MM/DD/YYYY
- District N/A When _____ Case number _____
MM/DD/YYYY
- District N/A When _____ Case number _____
MM/DD/YYYY
- 10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?** ☒ No
- ☐ Yes
- Debtor N/A Relationship _____
- District _____ When _____ Case number _____
MM/DD/YYYY
- Debtor N/A Relationship _____
- District _____ When _____ Case number _____
MM/DD/YYYY
- 11. Do you rent your residence?** ☒ No. Go to line 12.
- ☐ Yes. Has your landlord obtained an eviction judgment against you?
- ☐ No. Go to line 12.
- ☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

Debtor 1 Dora Lizzie Aja

Case number:

Part 3: Report About Any Businesses You Own as a Sole Proprietor

12. Are you a sole proprietor of any full- or part-time business? ☒ No. Go to Part 4.

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention? ☒ No. ☐ Yes.

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

- ☒ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
- Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
- ☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

- ☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
- Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
- ☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

Debtor 1 Dora Lizzie Aja

Case number:

About Debtor 1:

- ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ I am not required to receive a briefing about credit counseling because of:
- ☐ **Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
 - ☐ **Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
 - ☐ **Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

- ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

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Debtor 1 Dora Lizzie Aja

Case number:

Part 6: Answer These Questions for Reporting Purposes

- 16. What kind of debts do you have?**
- 16a. **Are your debts primarily consumer debts?** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."
- ☒ No. Go to line 16b.
☐ Yes. Go to line 17.
- 16b. **Are your debts primarily business debts?** *Business debts* are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.
- ☒ No. Go to line 16c.
☐ Yes. Go to line 17.
- 16c. State the type of debts you owe that are not consumer debts or business debts: **N/A**
- 17. Are you filing under Chapter 7?**
- ☒ No. I am not filing under Chapter 7. Go to line 18.
☐ Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?
- ☐ No.
☐ Yes.
- 18. How many creditors do you estimate that you owe?**
- ☒ 1-49
☐ 50-99
☐ 100-199
☐ 200-999
- ☐ 1,000 - 5,000
☐ 5,001 - 10,000
☐ 10,001 - 25,000
- ☐ 25,001 - 50,000
☐ 50,001 - 100,000
☐ More than 100,000
- 19. How much do you estimate your assets to be worth?**
- ☒ \$0 to \$50,000
☐ \$50,001 to \$100,000
☐ \$100,001 to \$500,000
☐ \$500,001 to \$1 million
- ☐ \$1,000,001 to \$10 million
☐ \$10,000,001 to \$50 million
☐ \$50,000,001, to \$100 million
☐ \$100,000,001 to \$500 million
- ☐ \$500,000,001 to \$1 billion
☐ \$1,000,000,001 to \$10 billion
☐ \$10,000,000,001 to \$50 billion
☐ More than \$50 billion
- 20. How much do you estimate your liabilities to be?**
- ☒ \$0 to \$50,000
☐ \$50,001 to \$100,000
☐ \$100,001 to \$500,000
☐ \$500,001 to \$1 million
- ☐ \$1,000,001 to \$10 million
☐ \$10,000,001 to \$50 million
☐ \$50,000,001, to \$100 million
☐ \$100,000,001 to \$500 million
- ☐ \$500,000,001 to \$1 billion
☐ \$1,000,000,001 to \$10 billion
☐ \$10,000,000,001 to \$50 billion
☐ More than \$50 billion

Debtor 1 Dora Lizzie Aja

Case number:

Part 7:

Sign Below

For you

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Dora Lizzie Aja
Debtor 1



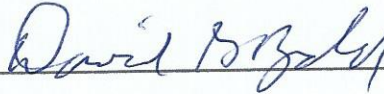
03/16/2020
MM/DD/YYYY

For your attorney, if you are represented by one

Note that BkAssist is licensed for use only by attorneys. If you are not represented by an attorney, you may not file this petition.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ David G. Baker
Attorney for Debtor(s)



03/16/2020
MM/DD/YYYY

David G. Baker

Printed name

Law Office

Firm name

236 Huntington Avenue, Ste. 317

Number Street

Boston MA 02115

City, State, ZIP Code

617-340-3680

Contact phone

634889

Bar number

david@bostonbankruptcy.org

Email address

Massachusetts Local Form 7

**United States Bankruptcy Court
District of Massachusetts**

In re: Aja, Dora

Case No.
Chapter: 13

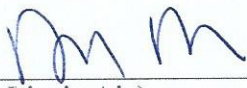
DECLARATION RE: ELECTRONIC FILING

PART I: DECLARATION OF PETITIONER

I [We], the undersigned Debtor(s), hereby declare[s] under penalty of perjury that all of the information contained in the documents now or hereafter filed electronically in this case (singly or jointly the "Document") is true and correct. I [We] understand that this DECLARATION is to be filed with the Clerk of Court electronically concurrently with the electronic filing of the Petition. I [We] understand that failure to file this DECLARATION may cause the Document to be struck and any request contained or relying thereon to be denied, without further notice.

I [We] further understand that pursuant to the Massachusetts Electronic Filing Local Rule (MEFR)-7(b) all paper documents containing original signatures executed under the penalties of perjury and filed electronically with the Court are the property of the bankruptcy estate and shall be maintained by the authorized CM/ECF Registered User for a period of five (5) years after the closing of this case.

Dated: 03/16/2020



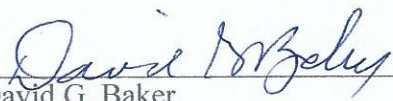
(Dora Lizzie Aja)

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PART II: DECLARATION OF ATTORNEY (IF AFFIANT IS REPRESENTED BY COUNSEL)

I hereby certify that the affiant(s) signed this form before I submitted the Document, that I gave a copy of the Document and this DECLARATION to the Debtor(s), and that I have followed all other electronic filing requirements currently established by local rule and standing order. This DECLARATION is based on all information of which I have knowledge, and my signature below constitutes my certification of the foregoing under Fed. R. Bankr. P. 9011. I have reviewed and will comply with the provisions of MEFR 7.

Dated: 03/16/2020



David G. Baker
Attorney for the Debtor(s)

OLF 8 (Official Local Form 8)

**United States Bankruptcy Court
District of Massachusetts**

In re: **Aja, Dora**

Case No.
Chapter: 13

**ACKNOWLEDGMENT BY DEBTOR(S) AND ATTORNEY FOR DEBTOR(S) OF RESPONSIBILITIES
IN CHAPTER 13 CASES**

It is important for both the chapter 13 debtor(s) and the attorney for the chapter 13 debtor(s) to understand their responsibilities. To foster such understanding, the following provisions set forth responsibilities for a successful completion of a chapter 13 case. This Acknowledgment of these responsibilities is not the written agreement required by MLBR Appendix 1, Rule 13-7(c). Please be sure that the debtor(s) and attorney have also executed such an agreement.

The parties acknowledge by their signatures below that they have read and that they understand the following provisions.

BEFORE THE CASE IS FILED

The **DEBTOR(S)** agrees to:

- 1) Discuss with your attorney your objective in commencing your chapter 13 case after considering filing a case under chapter 7 or chapter 11 and inform your attorney of any imminent deadlines.
- 2) Provide your attorney with documentary evidence of your income from all sources and the value of assets in which you have an interest, together with a copy of any declaration of homestead, as well as proof of insurance on any real property or automobiles in which you have an interest, a copy of your last federal tax return, and any other documents that your attorney believes that the trustee might reasonably request in order to assess whether your proposed chapter 13 plan should be confirmed.
- 3) Promptly respond to all communications from your attorney.
- 4) Cooperate with your attorney in preparing all required bankruptcy forms and other required documents.
- 5) Obtain a Certification of Credit Counseling.
- 6) Review all drafts of documents and promptly advise your attorney of any corrections or additions that may be required before signing the petition, schedules, and chapter 13 plan.

The **DEBTOR(S)** understands the following and that the Debtor(s) will:

- 1) Meet in person with your attorney to review your debts, assets, income, and expenses, as well as your objectives in commencing a chapter 13 case.
- 2) Be provided with a fully executed copy of an Engagement Letter or Fee Agreement.
- 3) Be advised of the requirements for obtaining a credit counseling certificate before the case is filed and the necessity of completing the financial management course in order to obtain a discharge.

- 4) Be required to provide documentation about household income, including pay advices and tax returns, and be advised about the on-going need to both timely file tax returns and pay post-petition taxes.
- 5) Be required to provide documents to your attorney such as deeds, mortgages, tax returns, paystubs, and/or other information that may be needed for your attorney to timely prepare, review, and file the petition, statements, schedules, and chapter 13 plan.
- 6) Sign your petition and chapter 13 plan and other documents requiring your signature after verifying with your attorney that the information is consistent with documentation provided (redacted where appropriate of all personal identifiable information).
- 7) Be advised how, when, and where to make the chapter 13 plan payments to the trustee, and, if applicable under the chapter 13 plan, be advised of the obligation to continue making direct payments to secured creditor(s), without interruption, and the likely consequences for failure to do so.
- 8) Be made aware of the requirement to attend the 11 U.S.C. § 341 meeting of creditors and the consequences of failing to appear.
- 9) Be required to maintain current and sufficient property and liability insurance if you own any real estate, automobiles, or other valuable personal or business assets.
- 10) Be aware that some claims will accrue interest after the case is filed and others may not be discharged upon completion of the chapter 13 plan, such as student loans.

AFTER THE CASE IS FILED

The **DEBTOR(S)** agrees to:

- 1) Inform your attorney of any changes to your address, telephone number, or other contact information.
- 2) Timely make chapter 13 plan payments to the trustee as instructed by your attorney or the trustee.
- 3) Timely make payments directly to secured creditor(s) pursuant to your chapter 13 plan, if applicable.
- 4) Inform your attorney promptly if any of the following circumstances arise:
 - a) you lose your job or have other financial problems (your attorney may be able to have the chapter 13 plan payments reduced or suspended in those circumstances);
 - b) you are sued or are contemplating filing a lawsuit or settling a pending lawsuit;
 - c) you want to buy, sell, or refinance any real or personal property;
 - d) you need to borrow money (e.g., to replace a vehicle);
 - e) you receive a tax refund, bonus, or other unexpected funds;
 - f) you have suffered a loss with respect to any property (e.g., automobile accident, house fire); and
 - g) you experience other circumstances that may require modification of your chapter 13 plan, such as a divorce or the death of a co-debtor spouse;
- 5) Complete the required instructional course in personal financial management.

- 6) If you have a domestic support obligation, advise your attorney of your payment obligations and the contact information for the recipient of the domestic support obligation, and be aware that you must make all required payments to be eligible for a discharge.
- 7) Understand that your attorney cannot guarantee the outcome of your chapter 13 case and understand that the Court might make a ruling adverse to your perceived interests.
- 8) Comply with all orders of the Bankruptcy Court.

The **ATTORNEY** understands that services to be delivered include the obligation to:

- 1) Provide legal services as necessary for the administration of the case consistent with MLBR 9010-2 and MLBR Appendix 1, Rule 13-6, and all other applicable federal and local rules of bankruptcy procedure.
- 2) Appear at the 11 U.S.C. § 341 meeting of creditors with the debtor(s) and inform the debtor(s) as to the date, time, and place of any meeting(s) of creditors.
- 3) Where appropriate, prepare, file, and serve motions and notices of hearings in connection with assisting the debtor(s) in achieving the goals of the chapter 13, such as filing modified chapter 13 plan(s), amended schedules and statements, motions to extend or impose the automatic stay, motions for turnover of repossessed property necessary for an effective reorganization, motions to avoid judicial liens on real or personal property, motions to deem a mortgage current, applications to engage brokers, appraisers or special counsel, and motions for authority to sell property or incur debt.
- 4) Review claims filed in the case, object to improper or invalid claims, or file surrogate claims, if warranted, based upon documentation provided by the debtor, and review and address Notices of Mortgage Payment Change, Notices of Fees, Expenses, and Charges, and Responses to Notices of Final Cure.
- 5) Respond to reasonable inquiries to assist the debtor(s) in achieving the objectives of the chapter 13 case.
- 6) When required, prepare, file, and serve an Application(s) for Compensation.

The attorney and the debtor(s) acknowledge that (i) they have clearly stated in writing the fees to be charged for representing the debtor(s) in the chapter 13 case, (ii) neither the "no look" fee set forth in MLBR 13-7(e) nor any other amount paid by, or on behalf of the debtor(s) for services to be rendered in connection with a chapter 13 case, shall be considered to be a "flat fee" if reasonable fees incurred by the attorney for the debtor(s) for services actually rendered prior to or after the filing of the petition do not exceed compensation paid by or on behalf of the debtor(s), (iii) the debtor(s) may be entitled to a refund of some or all fees paid or retainer given under certain circumstances in the event that services rendered are not consistent with the time and labor expended, the novelty and difficulty of the questions involved, and/or the skill requisite to perform the services efficiently and in accordance with applicable rules and law, and (iv) the debtor(s) is entitled to seek review by the Court of the reasonableness of any fees or expenses.

The signatures below reflect that the debtor(s) understands the responsibilities set forth above and that the attorney for the debtor(s) acknowledges responsibility to comply with all applicable provisions of the Bankruptcy Code, the Bankruptcy Rules, and the Local Bankruptcy Rules of the United States Bankruptcy Court for the District of Massachusetts, including the responsibilities set forth above. By signing below, the parties acknowledge that they have read and understand the foregoing provisions. The debtor(s) additionally acknowledges receiving an executed copy of this form.

/s/ Dora Lizzie Aja
(Debtor)

/s/ David G. Baker

03/16/2020
(Date)

03/16/2020